

**IN THE CLAIMS**

Please add claims 44 – 47, and further amend the claims as indicated below.

1. (currently amended) A method of providing business information to a user comprising:

~~(a)~~ presenting to said user, through an integrated interface, one or more menus that permit said user to select a plurality of business services and to identify a target business, wherein said plurality of business services is offered by a centralized service provider; and  
processing, by said centralized service provider, an order for said selected plurality of business services concerning said target business; and  
~~(b)~~ delivering data from said selected plurality of business-service services concerning said target business through said integrated interface to said user;  
~~wherein said business services comprise: a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.~~

2. (canceled)

3. (currently amended) The method of claim 1, wherein ~~steps (a) and (b)~~ said presenting and said delivering are conducted online with said user.

4. (currently amended) The method of claim 1, wherein ~~at least one of steps (a) and (b)~~ said presenting is at least partially implemented in an application in a user device operated by said user.

5. (original) The method of claim 4, wherein at least one of said one or more menus is cached in said user device.

6. (currently amended) The method of claim 1, wherein ~~at least one of steps (a) and (b)~~ said presenting is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a user device operated by said user.

7. (original) The method of claim 6, wherein said at least one of said one or more menus is cached in said business device.

8. (original) The method of claim 1, wherein said one or more menus are presented to said user on one or more web pages.

9. (currently amended) The method of claim 8, wherein ~~step (a)~~ said presenting presents said one or more web pages to said user directly via a browser running on a user device operated by said user.

10. (original) The method of claim 1, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

11. (currently amended) The method of claim 1, further comprising ~~(e)~~ presenting said user with a menu that permits categorizing said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

12. (original) The method of claim 1, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

13. (original) The method of claim 1, wherein said one or more menus provide said user with the capability to select a risk evaluation report.

14. (original) The method of claim 13, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

15. (currently amended) The method of claim 1, wherein ~~step (b)~~ said delivering delivers said data to said user via posting said data to a designated area of said integrated interface.

16. (original) The method of claim 1, further comprising: communicating an alert notice concerning said target business to said user.

17. (original) The method of claim 16,  
wherein said alert notice is filed in a tracking folder for said target business, and  
wherein said tracking folder is accessible via said one or more menus.

18. (previously presented) The method of claim 1, further comprising:  
presenting to said user a payment performance record of at least one of said user's customers, and  
communicating said payment performance record to a business service providing system.

19. (previously presented) The method of claim 18,  
wherein said user is presented with a payment performance record of each of a plurality of said  
user's customers, and  
wherein said user selects the payment performance records that are communicated to said  
business service providing system.

20. (currently amended) A method of providing business information to a user comprising:  
(a) presenting to said user, through an integrated interface, one or more menus that permit said  
user to select ~~one or more of~~ a plurality of business services, wherein said plurality of  
business services is offered by a centralized service provider;  
(b) identifying a target business selected by said user;  
processing, by said centralized service provider, an order for said selected plurality of business  
services concerning said target business;  
(c) preparing a report on said target business based upon ~~a selected one of said~~ said selected  
plurality of business services; and  
(d) ~~delivering said report to said user through said integrated interface;~~

~~wherein said business services comprise: a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.~~

21. (canceled)

22. (currently amended) The method of claim 20, wherein ~~steps (a), (b), (c) and (d)~~ said presenting and said delivering are conducted online with said user.

23. (currently amended) The method of claim 20, wherein ~~at least one of steps (a) and (b)~~ said presenting is at least partially implemented in an application in a user device operated by said user.

24. (original) The method of claim 23, wherein at least one of said one or more menus is cached in said user device.

25. (original) The method of claim 20, wherein said one or more menus are presented to said user on one or more web pages.

26. (currently amended) The method of claim 25, wherein ~~step (a)~~ said presenting presents said one or more web pages to said user directly via a browser running on a user device operated by said user.

27. (original) The method of claim 20, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

28. (currently amended) The method of claim 20, further comprising ~~(e)~~ presenting said user with a menu that permits categorizing said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

29. (original) The method of claim 20, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

30. (original) The method of claim 20, wherein said one or more menus provide said user with the capability to select a risk evaluation report.

31. (original) The method of claim 30, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

32. (currently amended) The method of claim 20, wherein ~~step (d)~~ said delivering delivers said data to said user via posting said data to a designated area of said integrated interface.

33. (currently amended) The method of claim 20, wherein ~~at least one of steps (a) and (b)~~ said presenting is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a user device operated by said user.

34 (original) The method of claim 33, wherein said at least one of said one or more menus is cached in said business device.

35. (original) The method of claim 20, further comprising: communicating an alert notice concerning said target business to said user.

36. (original) The method of claim 35, wherein said alert notice is filed in a tracking folder for said target business, and wherein said tracking folder is accessible via said one or more menus.

37. (previously presented) The method of claim 20, further comprising: presenting to said user a payment performance record of at least one of said user's customers, and communicating said payment performance record to a business service providing system.

38. (previously presented) The method of claim 37, wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and wherein said user selects the payment performance records that are communicated to said business service providing system.

39 – 41. (canceled)

42. (currently amended) A computer for providing a business information service to a user comprising:

a module that presents ~~means for presenting~~ to said user one or more menus that permit said user to select ~~one or more~~ of a plurality of business services, wherein said plurality of business services is offered by a centralized service provider;

a module that identifies ~~means for identifying~~ a target business selected by said user;

a module that processes, on behalf of said centralized service provider, an order for said selected plurality of business services concerning said target business;

a module that prepares ~~means for preparing~~ a report on said target business based upon ~~a selected one of said said selected~~ plurality of business services; and

a module that delivers ~~means for delivering~~ said report to said user,

wherein said menus and said ~~means for delivering~~ module that delivers said report are integrated into a single interface.

43. (currently amended) A memory media for operating a computer to provide a business information service to a user comprising:

a module that operates ~~means for operating~~ said computer to perform ~~a first~~ an operation of presenting to said user one or more menus that permit said user to select ~~one or more~~ of a plurality of business services, wherein said plurality of business services is offered by a centralized service provider;

a module that operates ~~means for operating~~ said computer to perform ~~a second~~ an operation of identifying a target business selected by said user;

a module that operates said computer to perform an operation of processing, on behalf of said centralized service provider, an order for said selected plurality of business services concerning said target business;

a module that operates ~~means for operating~~ said computer to perform ~~a third operation of operating said computer to perform a third~~ an operation of preparing a report on said target business based upon ~~a selected one of said~~ said selected plurality of business services; and

a module that operates ~~means for operating~~ said computer to perform ~~a fourth~~ an operation of delivering said report to said user,

wherein said menus and said ~~means for operation of~~ delivering said report are integrated into a single interface.

44. (new) The method of claim 1, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

45. (new) The method of claim 20, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

46. (new) The computer of claim 42, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

47. (new) The memory media of claim 43, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.